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**We Claim:**

1. A method for rapid tenant screening and lease recommendation, and conversion of data to lease documents, said method comprising:

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acquiring tenant information including financial information;

acquiring property information;

generating a lease recommendation based on a plurality of acceptance criteria wherein said acceptance criteria are based on said tenant information; and

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generating lease documents based on said tenant information and said property information.

2. The method of claim 1, wherein said tenant information comprises at least one of: full legal name, social security number, previous address, spouse's full name, dependents, employer name, employer address, and name of all dependents.

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3. The method of claim 1, wherein said acquiring of said financial information comprises communicating with a credit reporting agency.

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4. The method of claim 3, wherein said financial information comprises a raw credit report from said credit reporting agency.

5. The method of claim 4, wherein said method further comprises parsing said raw credit information into a readable scheme.

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6. The method of claim 5, wherein said parsing comprises:

removing account numbers;

listing positive and negative ratings, amounts outstanding, and estimates of payments; and

performing a social security scan for validity.

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7. The method of claim 1, wherein said unit information comprises a name of a property, a number and address and unit policies.

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8. The method of claim 1, wherein generating said recommendation further comprises:

determining a value for each of said plurality of acceptance criteria;

determining a score for each of said plurality of acceptance criteria based on said value;

combining said scores into one composite score for a tenant; and

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generating said recommendation based on said composite score.

9. The method of claim 8, wherein generating said recommendation based on said composite score, further comprises:

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generating an acceptance recommendation for a tenant having a composite score greater than a predetermined high score;

generating a rejection recommendation for a tenant having a composite score lower than a predetermined low score; and

generating a provisional recommendation for a tenant having a composite score between a predetermined low score and a predetermined high score.

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10. The method of claim 8, wherein said plurality of acceptance criteria comprise:

a ratio of monthly gross income to rent;

a minimum monthly gross income less rent;

estimated debt payments;

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maximum amount of unpaid collections;

bankruptcy history; and

previous tenant history.

5 11. The method of claim 10, wherein determining a score for at least one of said plurality of criteria comprises scaling said value according to a mathematical function.

12. The method of claim 11, wherein said mathematical function comprises a relationship of the form:

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$$y = \left\{ k1 + \frac{k2}{1 + b(x - c)^2} \right\} \left[ 1 - \frac{k3}{1 + e^{a(x-c)}} \right]$$

wherein b and c are chosen based on said one of said plurality of criteria, x is said value, and y is said score.

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13. The method of claim 11, wherein said mathematical function comprises a relationship of the form:

$$y = \left\{ k1 + \frac{k2}{1 + b(x - c)^2} \right\} \left[ \frac{k3}{1 + e^{a(x-c)}} \right]$$

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wherein b and c are chosen based on said one of said plurality of criteria, x is said value, and y is said score.

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14. The method of claim 11, wherein said mathematical function comprises a relationship of the form:

$$y = k5 \times e^{kx/c}$$

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wherein c is chosen based on said one of said plurality of criteria, x is said value, and y is said score.

5 15. The method of claim 8, wherein said combining comprises taking a weighted average of scores for said plurality of criteria.

16. The method of claim 15, wherein said weighted average is performed according to the expression:

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$$y = \frac{\sum_{i=1}^n y_i [2p_i^2 + (y_i - 7)^2]}{\sum_{i=1}^n [2p_i^2 + (y_i - 7)^2]}$$

15 wherein i represents an index of said plurality of criteria,  $p_i$  represents an importance rating for each criteria,  $y_i$  represents a score for each of said criteria, and y represents said composite score.

17. The method of claim 1, wherein said lease documents comprise a lease, disclosures about said property, rules, policies, local ordinances, or other agreements.

20 18. A system for performing rapid tenant screening and lease recommendation, and conversion of data to lease documents, said method comprising:

means for acquiring tenant information including financial information;

means for acquiring property information;

means for generating a lease recommendation based on a plurality of acceptance

25 criteria wherein said acceptance criteria are based on said tenant information; and

means for generating lease documents based on said tenant information and said property information.

30 19. The system of claim 18, wherein said means for generating comprises a computer of the type having a processor, a memory coupled to the processor, a computer program including instructions executable in said processor to perform the generation operation.

5     20.     The system of claim 18, wherein said means for acquiring said tenant information further comprises means for communicating with a credit bureau.

21.     A system for performing rapid tenant screening and lease recommendation, and conversion of data to lease documents, said system comprising:

10           a computer processor coupled to a display device;  
             said processor directing said display device to depict steps of:  
                 choosing a property;  
                 choosing a unit;  
                 entering applicant information;  
15           performing a credit check;  
                 generating a recommendation and report; and  
                 generating lease documents;  
             wherein said steps are depicted in a navigation bar.

20     22.     The system of claim 21 wherein said computer processor is further in communication with a credit agency and capable of performing a credit check on an applicant.

22.     A computer program product for use in conjunction with a computer system, the  
25     computer program product comprising a computer readable storage medium and a computer program mechanism embedded therein, the computer program mechanism comprising:

             a program module that directs a computer processor to function in a specified manner, said manner comprising:  
30           performing a credit check on an applicant;  
             generating a recommendation and report for said applicant; and  
             generating lease documents for said applicant.

- 5 23. The computer program product of claim 22 further comprising a capability to:  
set permissions such that a specified user is able to access a specified set of  
information or functionalities.

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